

**United States Bankruptcy Court**  
**Western District of Michigan**  
One Division Ave., N.  
Room 200  
Grand Rapids, MI 49503

**IN RE:** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Guadalupe A. Loyola  
9296 128th Ave  
West Olive, MI 49460  
SSN: xxx-xx-5914

**Debtor(s)**

**Case Number 06-06785-jcs**

**Chapter 7**

**Honorable Jo Ann C. Stevenson**

**NOTICE OF REQUIREMENT TO FILE A  
STATEMENT OF COMPLETION OF COURSE IN  
PERSONAL FINANCIAL MANAGEMENT  
(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge. (11 U.S.C. § 727 and § 1328). Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)\* as described in 11 U.S.C. § 111 along with the actual certificate furnished by the approved personal financial management instruction provider.

Debtor(s) and/or debtor(s) attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Please note that in a Chapter 7 proceeding, the debtor(s) and/or debtor(s) attorney is/are hereby notified that the debtor(s) must file Official Form 23 within 45 days after the first date set for the meeting of creditors under Section 341. In a Chapter 13, Official Form 23 must be filed no later than the last payment made by the debtor(s) as required by the plan or the filing of a motion for entry of a discharge pursuant to § 1328(b).

Dated: December 29, 2006

/s/  
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Daniel M. LaVille  
Clerk of the Court

\*NOTE: Official Interim Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See Interim Rule 1007(b)(7).